

POLICY ON CUSTOMER GRIEVANCES REDRESSAL

1. SBI's policy on customer grievances redressal is based on the following principle:

'The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistakes made by the Bank should be rectified immediately. The details of grievances redressal mechanism must be in the domain of public knowledge'.

The above principle is incorporated in the Bank's policy of grievances redressal.

2. Grievances relating to branch transactions:

i) In case of any difficulty in transactions, the customers may approach the Service Manager at the branch or the Customer Relations Executive or the Branch Manager, who will ensure that the customers' banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in all branches, and lodge a written complaint. A copy of the complaint shall be returned to customer with an acknowledgement of receipt. The branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of three weeks. If for any reason the branch is unable to redress the grievance within three weeks, the customer will be informed of the reasons and the action taken for early redressal.

ii) In case the customer is unable to visit the Branch, he may lodge his complaint on alternate channels viz. Contact Centre toll free numbers 1800 425 3800, 1800 11 22 11 or 080-26599990 or through SMS Unhappy channel by sending SMS 'UNHAPPY' to number 8008 20 20 20 . The customers shall be given a unique complaint number which can be used by the complainant for tracking his complaint status. Customers can also send their complaints through email at

contactcentre@sbi.co.in. Complaints lodged on these channels are forwarded to the branches through web based system for redressal as above. The complainant can also get the status of redressal of his complaint directly from the Contact Centre by calling on the toll free numbers as given above.

iii) In case of difficulty with the branch, or unsatisfactory reply in respect of complaint lodged with the Branch/alternate channel, the customer can approach the Assistant General Manager [Regional Business office (RBO)] / General Manager (Network) of the Local Head Office under whose administrative control the Branch functions. The contact particulars of the officials can be obtained from the Branch or from the helpline numbers at the concerned Local Head Office. The helpline numbers and addresses are given in the Annexure. The numbers will also be made available on the Bank's website.

iii) The customers can also write to the Grievance Cell at the Local Head Office under whose jurisdiction the Branch functions. The addresses and contact details of the grievance cell of the Local Head Office will be made available at the branches. Customers may also obtain them by calling on the Helpline Numbers.

iv) A Complaint Form will also be made available on the Bank's website for customers to register their grievances. On completing the particulars and submitting the form, the customer will be given a unique ticket number which will enable him to follow up on his grievance with the branch/Local Head Office or the Corporate Centre.

3. Escalation matrix for customer complaints

Within the overall maximum period of three weeks within which a complaint needs to be redressed, there will be a prescribed escalation matrix for redressal of the complaints at different levels in the organisation. The matrix prescribes the time period for unresolved complaints/ grievances not redressed to customers

satisfaction to be escalated by customers to higher authorities. The escalation matrix for customer complaints is given below:

| Sl. No. | Lodging / Escalation / Auto Escalation of complaints | Day of lodging / Escalation | Days available for redressal (Within the maximum three weeks) |
|---------|--|-----------------------------|---|
| 1 | Branch | Day 1 | 10 days |
| 2 | Local Head Office | Day 11 | 5 days |
| 3 | Corporate Centre | Day 16 | 6 days |

The complaint lodged by a customer is first assigned to the Branch for redressal. If the complaint is not redressed within 10 days or the customer is not happy with the redressal by the branch, he may escalate his complaint to Local Head Office on the 11th day of first lodging of the complaint. If the complaint is not redressed within the next 5 days (15 days from day 1), the customer may further escalate the complaint for redressal to the Corporate Centre. The complaint will invariably have to be redressed within a maximum period of 21 days / three weeks.

4. Grievances relating to technology related transactions

i) Considering customers' expectations and lack of familiarity with alternate channels (ATMs, internet banking and mobile banking), the Bank has introduced exclusive mechanisms for redress of grievances arising from use of these channels. Presently, for help in **ATM-cum-Debit card** related operations, information relating to ATM related complaints including lodging of ATM disputed transaction, tracking of issue and dispatch of ATM card/ PIN etc. are available on the toll free helpline number 1800-425-3800, 1800-112-211 or 080-26599990 has been made available. The customers may also lodge their complaint on SMS Unhappy number 8008 20 20 20 or contact their home branch or e-mail at contactcentre@sbi.co.in for redressal of their complaints. In case the customer is not satisfied with the handling of his complaint, he may contact the General Manager (Network) of the LHO / General Manager (ATM) at the Information Technology Department, Corporate Centre or the Customer Service Department. The contact details/email addresses will be made available on the Bank's web site.

ii) For assistance in **Internet Banking** transactions, the customer may contact the same helpline number / SMS Unhappy number as above. He may also post his grievance online on the Bank's internet banking web site (www.onlinesbi.com). A ticket number will be immediately generated when the grievances are posted online. The customer can track the status of his grievances using the unique ticket number.

iii) For assistance in **Mobile Banking** transactions, the customer may contact the same helpline / SMS Unhappy number as above or post his grievance online on the Bank's web site (www.sbi.co.in). They can also send the complaint by email to mb.jaipur@sbi.co.in.

5. Nodal Officer for handling customer grievances:

i) The Chief Nodal Officer at SBI, Corporate Centre, Mumbai for customer grievances redressal is the General Manager, (NBG – Coordination), Customer Service Department. The Department functions under the direct control of the Managing Director & GE (NBG). The Nodal Officer is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write directly to the Nodal Officer regarding their grievances at the following address:

The General Manager
(NBG – Coordination)
State Bank of India
Customer Service Department
National Banking Group
State Bank Bhavan, IVth Floor
Nariman Point, Mumbai 400 021

Tel: 022 22029456 ; Fax: 022 22742431
Email: gm.customer@sbi.co.in

The contact particulars are also available on the Bank's web site as also with the Help lines functioning at 14 Local Head Offices across the country.

ii) The Nodal officer for grievance redressal at Local Head Offices shall be the respective General Manager(Network) and grievances will be handled by Assistant General Manager / Chief Manager (Banking Operations & Performance

Management) under his control. The Network Nodal Officer shall monitor the implementation of the Bank's grievances redressal mechanism in branches of their Network. They shall bring the deficiencies if any, to the attention of the Chief General Manager (LHO) for rectification. The Network Nodal Officer shall also ensure implementation of policies and instruction of BCSBI relating to the Bank's Code of Commitments to customers and instructions on customer service issued by the RBI, DPG and other Regulatory Agencies.

6. Acknowledgement of grievances and redress:

- i) The RBO, LHO or the Corporate Centre as the case may be, will acknowledge the grievance within five days (5) of receipt and initiate action to have the grievance resolved within a maximum period of three weeks. The customer will also be kept informed of the action taken, the reasons for delay if any, in redressal and the progress in redressal of grievance.
- ii) Complaints received by e-mail shall be acknowledged by email to the extent possible. The follow up action taken in respect of such complaints shall be advised to customers by email. However in cases of complaints of serious nature and delays in redressal etc., a paper trail will necessarily be created.
- ii) In case the customer is unhappy with the redressal provided by the bank or his grievance has not been redressed within one month of the date of the complaint, he can also approach the Banking Ombudsmen located in State Capitals for redressal. The customer will be given the necessary guidance in this regard by the branches and the help lines. The contact details of the Banking Ombudsman of the respective region shall be on display at each branch.

7. Review Mechanism

i. Chairman / Managing Director (MD)/ Dy. Managing Director (DMD)

The redressal of customer grievances takes place mainly at three levels – Branch, Controlling Office (Regional Business Office / Local Head Office) and Corporate Centre. A large number of grievances are addressed by customers directly to the

Chairman /Managing Director / Deputy Managing Director. Where the issues raised in the grievance are considered serious, the Chairman / MD /DMD shall call for a report on the causes that led to the grievance, the redressal and further action taken. Such grievances will be considered disposed off only on approval from the Chairman / MD /DMD.

ii. Bank's Central Board / Local Board

An analysis of customer grievances received and review of grievance redressal mechanism shall be placed before the Bank's Central Board of Directors every Quarter. A similar review shall also be done at the Bank's 14 Local Head Offices in respect of grievances received from customers in their area of Operation and the report shall be placed before the Local Board.

iii. Customer Service Committee of the Board

The Customer Service Committee of the Board shall also periodically review major areas of customer grievances and measures taken to improve customer service. The Committee will examine all issues that have a bearing on the quality of customer service provided to individual depositors and borrowers.

iv. Standing Committee on Customer Service

The Standing Committee on Customer Service shall be constituted in each Circle and will be headed by Chief General Manager. The other members of the Committee will be Senior Executives from the Circle and Executives nominated by the CGM. The committee shall also have representation from customers of the Bank at the Centre (not more than two, one preferably a senior citizen/pensioner). The Committee will review feedback on customer service from branches in the Circle, implementation of commitments in the BCSBI's Code of Bank's Commitments to Customers / Code of Bank's Commitment to Micro & Small Enterprises and suggest measures to tone up customer service and customer grievances redressal. The other functions of the Standing Committee shall be as directed by RBI.

8. Pre-empting occurrence of customer grievances & Sensitizing operating staff on handling complaints

Customer grievances provide valuable feedback on quality of service at branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff to handling customer transactions / requests with courtesy, empathy and promptness. All branches shall form a Customer Service Committee with representation of officers, award staff and subordinate staff as well as customers as laid down in this regard. The Committee shall hold a meeting every month and deliberate on all issues relating to customer service at the branch and take suitable action as decided by the Committee for improvement of customer service at the branch. Customer Relations Programmes shall be organized at all branches at least once every quarter where staff and customers meet and interact freely on service related issues. While these shall be structured meets, the customers will also be free to meet the Branch Managers/ other Officials at Administrative Offices to discuss their grievances. 'Customers' Day' shall be observed on 15th and 25th of every month. Top functionaries at Administrative Offices and Branch Managers shall make themselves available for a minimum of two hours (2.30 pm to 4.30 pm) on the 15th and 25th (the following day in case 15th / 25th falls on a holiday/ Sunday) of every month for customers to attend to their grievances and listen to their suggestions. The Bank shall also conduct training programmes regularly for staff on customer service and minimizing customer grievances. Further, all staff training programmes of duration exceeding 3 days, will have a session dedicated for sensitizing the staff and imparting soft skills required for handling irate customers. The Bank shall also conduct customer satisfaction surveys periodically to understand customers' perceptions of SBI's service and to identify priority areas for improvement of customer satisfaction.
